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**BEFORE THE BOARD OF PATENT APPEALS  
AND INTERFERENCES**

Application Number: 09/774,682

Filing Date: February 01, 2001

Appellant(s): ASANO ET AL.

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Ronald P. Kananen  
For Appellant

**EXAMINER'S ANSWER**

This is in response to the appeal brief filed 11/13/2008 appealing from the Office action  
mailed 4/2/2008.

**(1) Real Party in Interest**

A statement identifying by name the real party in interest is contained in the brief.

**(2) Related Appeals and Interferences**

The examiner is not aware of any related appeals, interferences, or judicial proceedings which will directly affect or be directly affected by or have a bearing on the Board's decision in the pending appeal.

**(3) Status of Claims**

The statement of the status of claims contained in the brief is correct.

**(4) Status of Amendments After Final**

The appellant's statement of the status of amendments after final rejection contained in the brief is correct.

**(5) Summary of Claimed Subject Matter**

The summary of claimed subject matter contained in the brief is correct.

**(6) Grounds of Rejection to be Reviewed on Appeal**

The appellant's statement of the grounds of rejection to be reviewed on appeal is correct.

**(7) Claims Appendix**

The copy of the appealed claims contained in the Appendix to the brief is correct.

**(8) Evidence Relied Upon**

## **(9) Grounds of Rejection**

The following ground(s) of rejection are applicable to the appealed claims:

## **Claim Rejections - 35 USC § 103**

1. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.

Claims 1, 3, 4, 9-38 are rejected under 35 U.S.C. 103(a) as being unpatentable over Nonaka et al. (GB 2,303,956) (hereinafter Nonaka) in view of Kamimura et al and/or PASA JAPAN and Templeton et al (US Patent No. 5,679,938).

Nonaka teaches a system and method for enabling a user of an IC card 1 to access an electronic purse 2 to make payment of a purchased item. Funds data are recorded in the electronic purse 2 and in a storage 34 located in a data center 3 (see at least the abstract, Figures 1-13, and pages 1-53, but in particular the locations cited below):. . In so doing, Nonaka discloses:

An electronic-money settlement method comprising the steps of:

recording, in a management center, information on a deposited amount of money, said information being stored in the form of electronic money representing a monetary value; and recording, in said management center, information on a loan made to the user of the portable electronic device or IC card up to a predetermined limit (Figure 2a and 2b and 5 and 10 show the format of the data storage in the electronic purse 2 ). Loan information is also stored in personal information storage 34 of the management center 3.

Specifically, Nonaka states:

“If the user selects having loan on the electronic purse input unit 22, in the step S122, the charge is added to the sales storage 33 in the center 3 in a step S123, the sum of the loan is stored in the loan storage 61 shown in Fig. 2 and the loaned date is stored in the loaned date storage 62 shown in Fig. 2 respectively in the personal information storage 34 in a step S124. In this case, the total charge is processed as the sum of the loan.”.

Nonaka states that sum information storage 14 of the IC card 1 stores available card balance which the IC card user may use. Specifically, Nonaka states “The balance stored in the sum information storage 14 of the IC card 1 is read by the card reader/writer 84 and is compared with the charge of this service by the processor 85 in a step S415...”. See page 30, line 14 to page 31, line 6. Thus, the IC card of Nonaka clearly includes a processor 12 and a storage 14 for holding or storing information related to available funds in the IC card 1.

The appellant agrees that Nonaka teaches an electronic purse loan system wherein loan data is stored in a personal storage 34 in a data center 3 and cites Nonaka at page 19, line 23 to page 20, line 5, thus meeting applicant’s claimed limitation of “recording in the management center, information on a loan made to a user of a portable electronic device up to a predetermined

limit when a payment amount exceeds the remaining amount of the electronic money stored in the portable electronic device. The appellant argues that the same information is not stored in the portable device as required in their independent claim 1.

The only difference between the claimed invention and the teachings of Nonaka as argued by the appellant is that Nonaka fails to teach or suggest information on a loan is recorded in the IC card.

Kamimura et al and PASA JAPAN both disclose a system and method for providing a loan to a client using a portable IC card. The loan information is recorded in the IC card. See the references.

It would have been obvious to one of ordinary skill in the art at the time the invention was made to incorporate the teachings of Kamimura et al or PASU JAPAN in the system of Nonaka in order to allow storage of loan information in the IC card thereby providing instant loan data to a customer whenever desired.

Nonaka teaches several conditions for recording information in the electronic purse and in the management center. See also pages 12-13 of Nonaka. Recording information at the management center based on conditions such as “when a payment amount exceeds the remaining amount of the electronic money stored in said portable electronic device” is only one of a multitude of possible conditions that would have been left to the users/owners described by Nonaka since such would not affect the functioning of the system of Nonaka and Kamimura et al and/or PASU JAPAN. Doing so would have enabled preferred usability of the system of Nonaka as all the claimed functionalities are enabled by the system of Nonaka.

As per the claimed limitation of “wherein said management center calculates interest on the loan at a predetermined frequency and uses the calculation result to update the information on the loan”, the appellant argues that such a feature is not present in Nonaka.

In response, whether or not Nonaka states calculating interest on a loan, the applicant’s representative argument that Nonaka fails to disclose, teach or suggest a management center that calculates interest on a loan is not convincing because Nonaka clearly teaches a management center providing a loan to a customer and recording the loan data at both the management center and the electronic purser. See page 1, first paragraph, page 14, third paragraph and page 20 of Nonaka. It noted that loans are usually provided wherein the loan provider’s intention is to charge interest on the loan amount so that a profit is made because of the risk involving in borrowing the loan amount and also because of administrative costs/functions. Thus, charging interest on the loan amount would have been obvious to one of ordinary skill in the art to do in the combined system noted above. Furthermore, Nonaka discloses storing all information regarding loan data and financial data on both the remote computer of management center and the electronic purse 2. Kamimura et al and/or PASU JAPAN teach recording loan information on an IC card. Thus storing the interest data on both the management center and the portable device would have been obvious to do in Nonaka when modified by Kamimura or PASU JAPAN so as to always make a borrower’s information always available to that particular borrower.

Regarding the limitations of:

“determining if an identification code for a portable electronic device is listed on a negative list, a presence of said identification code on said negative list identifying said portable electronic device as a disabled device and an absence of said identification code from said negative list identifying said portable electronic device as an enabled device; “,

The combination of Nonaka, Kamimura et al and/or PASA JAPAN does not explicitly recite such a limitation. However, such a limitation would have been obvious to one of ordinary skill in the art at the time the invention was made so that the central computer or data management center is aware of which accounts or files are delinquent or outstanding. Moreover, Templeton et al disclose a system and method for authorizing a transaction involving the payment of a check issued by a customer. In so doing, Templeton et al disclose maintaining a history or record of their customers, a negative file containing delinquent customers or accounts related to bad check data of the related customer and a positive file containing good check data of related customers.

See column 13, lines 35-67 and column 12, lines 51-65 of Templeton et al.

It would have been obvious to one of ordinary skill in the art at the time the invention was made to incorporate the teachings of Templeton et al into the combination of Nonaka, Kamimura et al and/or PASA JAPAN in order to classify negative accounts from positive accounts so as to enable or disable a user’s portable electronic device thereby alerting a holder of an electronic device to make the appropriate payment so that the portable electronic device can be enabled.

As per claim 3, an electronic-money settlement method according to claim 1, determining when the loan exceeds a predetermined limit is illustrated in figure 4, element S211 of Nonaka. Nonaka teaches determining upper limit of a customer's loan. Nonaka states "If the user's loan exceeds the upper limit in the step S311, a message showing his/her loan exceeds the upper limit is displayed on the display 21 of the electronic purse terminal 2 in the step S314 and his/her IC card is ejected from the electronic purse terminal 2 by the card controller 23 in the step S319". The management center prohibiting the use of the electronic money by the portable electronic device (S2111) would have been obvious to one of ordinary skill in the art to do because the user would have exceeded the user's limit and the user's allowable funds had been exhausted thus preventing further debts to be owed by the user.

As per claim 4, an electronic-money settlement method according to claim 1, wherein said management center updates a record of the remaining amount of the electronic money stored in said portable electronic device when being instructed to store electronic money in said portable electronic device, and updates the remaining amount of the electronic money stored in said portable electronic device is taught and discussed throughout Nonaka. Doing so, when being accessed by said portable electronic device so that priority is given to liquidation of the loan is not explicitly taught by Nonaka as modified above. Doing so would have enabled preferred usability of the system of Nonaka and Kamimura et al and/or PASU JAPAN as all the claimed functionalities are enabled by the system of Nonaka. Doing so, when being accessed by said portable electronic device so that priority is given to liquidation of the loan (S226) would

have been obvious to do in the system of Nonaka and Kamimura et al and/or PASU JAPAN in order to reduce the debts of the owners of the system of Nonaka.

As per claims 9 and 17, Nonaka discloses an electronic money settlement method comprising the steps of:

loading electronic money from a portable electronic device into an information processing apparatus, said electronic money having a monetary value; establishing a loan when a payment amount exceeds said monetary value of said electronic money, said payment amount being a purchase price of a commodity. As per these limitations, appellant is directed to page 13, first paragraph, page 14, third paragraph and page 20, lines 1-5 of Nonaka..

Nonaka does not explicitly state recording said loan in said portable electronic device.

Kamimura et al and PASA JAPAN both disclose a system and method for providing a loan to a client using a portable IC card. The loan information is recorded in the IC card. See the references.

It would have been obvious to one of ordinary skill in the art at the time the invention was made to incorporate the teachings of Kamimura et al or PASU JAPAN in the system of Nonaka in order to allow storage of loan information in the IC card thereby providing instant loan data to a customer whenever desired.

Regarding the newly added limitations of:

“determining if an identification code for a portable electronic device is listed on a negative list, a presence of said identification code on said negative list identifying said portable

electronic device as a disabled device and an absence of said identification code from said negative list identifying said portable electronic device as an enabled device; “,

The combination of Nonaka, Kamimura et al and/or PASA JAPAN does not explicitly recite such a limitation. However, such a limitation would have been obvious to one of ordinary skill in the art at the time the invention was made so that the central computer or data management center is aware of which accounts or files are delinquent or outstanding. Moreover, Templeton et al disclose a system and method for authorizing a transaction involving the payment of a check issued by a customer. In so doing, Templeton et al disclose maintaining a history or record of their customers, a negative file containing delinquent customers or accounts related to bad check data of the related customer and a positive file containing good check data of related customers. See column 13, lines 35-67 and column 12, lines 51-65 of Templeton et al.

It would have been obvious to one of ordinary skill in the art at the time the invention was made to incorporate the teachings of Templeton et al into the combination of Nonaka, Kamimura et al and/or PASA JAPAN in order to classify negative accounts from positive accounts so as to enable or disable a user’s portable electronic device thereby alerting a holder of an electronic device to make the appropriate payment so that the portable electronic device can be enabled.

As per claims 10 and 20, see page 20, lines 1—5 and page 26, first paragraph and page 25, last paragraph of Nonaka.

As per claims 11-13, 19, 21, see page 17, second paragraph to page 18, first paragraph of Nonaka.

As per claims 14 and 23, it is noted that each time a payment or a purchase is made, such a transaction is recorded and therefore this limitation is interpreted as a history of use of the portable electronic device.

As per claims 15 and 22, Nonaka discloses prohibiting the use of the electronic money by the portable electronic device when the loan exceeds a predetermined limit. See page 25, lines 1-6 and page 26, third paragraph of Nonaka.

As per claim 16, inducing power into the portable electronic device is inherent in the portable device of Nonaka in order for the device to function.

As per claims 24-38, these claims recite well known and/or obvious functions that would have been performed by a data card center or card issuers or service card providers. If the loan amount in a portable device exceeds a predetermined limit, then disabling the portable device, recording such in a negative file and prohibiting usage of the portable device would have been obvious to one of ordinary skill in the art to do in order to force the customer to bring their account to a satisfactory limit or positive status or to make the appropriate payment. Once such is done then allowing usage of the card, changing the status of the portable device and enabling usage of the portable device would have been obvious to one of ordinary skill in the art as such is an obvious measure of doing business in order to prevent abuse and to prevent issuers from further losses because of nonpayment by the holder of the portable devices.

### **(10) Response to Argument**

Appellant argues that Nonaka fails to teach or suggest an absence of an ID number from the storage 60 as identifying an ID card 1 as an enabled device.

In response, Nonaka discloses an electronic purse having a memory in communication with a data center having a memory storage for communicating with a plurality of electronic purses and also for storing data and loan status for the plurality of electronic purses.. Thus, a status of each loan associated with each electronic purse must be kept as an updated status for the borrower and the lender. In regard to the ID number, it is noted that Nonaka does not provide this obvious detail. As such, it would have been apparent to one of ordinary skill in the art at the time of the invention that each borrower associated with an electronic purse must have a unique identification so that for easy data storage and retrieval in/from the data center and also to differentiate one borrower from another borrower. Thus, if a borrower fails to make timely payment, that borrower's loan status associated with his/her identification would have been in a negative list, thus rendering the device inoperative or disabled. Likewise, if a borrower continues to make timely payments, his/her status would be in a positive list, rendering the device to be enabled. This is similar to a simple credit/debit card. If the user's status is negative or if the user does not make timely payment or if the status is delinquent, the user will not be able to use the card because the lender or card issuer would render the card inoperative or the card issuer would disable the card. Thus, the appellant's argument is not convincing.

Furthermore, the Examiner had relied on the teachings of PASA JAPAN and Kamimura et al to denote the storing of loan data into a portable device. It would have been obvious to one of ordinary skill in the art at the time the invention was made to incorporate the teachings of

Kamimura et al or PASU JAPAN in the system of Nonaka in order to allow storage of loan information in the IC card thereby providing instant loan data to a customer whenever desired.

Appellant then argues that Nonaka fails to disclose, teach or suggest the step of recording, in said enabled device and said management center, information on a loan made to the user of said enabled device up to a predetermined limit when a payment amount exceeds the remaining amount of the electronic money stored in said enabled device.

In response, both Kamimura et al and PASA JAPAN disclose recording data on the portable device and at a remote center. Nonaka teaches several conditions for recording information in the electronic purse and in the management center. See also pages 12-13 of Nonaka. Recording information at the management center based on conditions such as "when a payment amount exceeds the remaining amount of the electronic money stored in said portable electronic device" is only one of a multitude of possible conditions that would have been left to the users/owners described by Nonaka since such would not affect the functioning of the system of Nonaka and Kamimura et al and/or PASU JAPAN. Doing so would have enabled preferred usability of the system of Nonaka as all the claimed functionalities are enabled by the system of Nonaka.

Appellant then argues that Nonaka fails to disclose, teach or suggest a method wherein said management center calculates interest on the loan at a predetermined frequency, and uses the calculation result to update said information on the loan.

In response, whether or not the combined teaching fails to show this limitation, it is well known in the art that lenders usually lend money or funds at a particular interest rate for a particular limit. Credit card issuers also charge interest on incurred charges. Both the lenders and the credit card issuers usually calculate interest periodically or at a fixed time or daily on loan amount or incurred charges. The interest charges are usually updated and sent to the borrower or credit card user as part of their monthly statements. Loans are usually provided wherein the loan provider's intention is to charge interest on the loan amount so that a profit is made because of the risk involving in borrowing the loan amount and also because of administrative costs/functions. Thus, charging interest on the loan amount would have been obvious to one of ordinary skill in the art to do in the combined system noted above. Furthermore, Nonaka discloses storing all information regarding loan data and financial data on both the remote computer of management center and the electronic purse 2. Kamimura et al and/or PASU JAPAN KK teach recording loan information on an IC card. Thus storing the interest data on both the management center and the portable device would have been obvious to do in Nonaka when modified by Kamimura or PASU JAPAN so as to always make a borrower's information always available to that particular borrower.

Appellant then argues that Templeton fails to teach or suggest "bad check data" as including an identification code for the check 65.

In response most checks contain a check number, routing number for identifying the particular check. Templeton et al are directed to a system and method for authorizing the

payment made by a customer using a check during a particular transaction. See the abstract. Templeton further teaches storing the status of checks of a customer, and maintaining a history of each check for each particular customer. See column 13, lines 35-67 and column 12, lines 51-65 of Templeton. Customers data and check status are stored in positive files and or negative files. It would have been obvious to one of ordinary skill in the art at the time the invention was made to incorporate the teachings of Templeton into the combination of Nonaka, Kamimura et al and/or PASA JAPAN in order to classify negative accounts from positive accounts so as to enable or disable a user's portable electronic device thereby alerting a holder of an electronic device to make the appropriate payment so that the portable electronic device can be enabled.

#### **(11) Related Proceeding(s) Appendix**

No decision rendered by a court or the Board is identified by the examiner in the Related Appeals and Interferences section of this examiner's answer.

For the above reasons, it is believed that the rejections should be sustained.

Respectfully submitted,

/Frantzy Poinvil/

Conferees:

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Vincent Millin /vm/

Appeals Practice Specialist